

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ARNOLD J. ROSE, III

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-21805

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/12/2020 and confirmed on 7/14/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		238,341.96
Less Refunds to Debtor	13,701.46	
TOTAL AMOUNT OF PLAN FUND		224,640.50

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	11,289.56	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,789.56

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PA STATE EMPLOYEES CU/PSECU Acct: 7495	20,067.81	20,067.81	0.00	20,067.81
	PENNYMAC LOAN SERVICES LLC Acct: 9280	36,044.64	36,044.64	0.00	36,044.64
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 0975	0.00	81,632.83	0.00	81,632.83
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 0975	4,598.29	4,598.29	0.00	4,598.29
	PENNYMAC LOAN SERVICES LLC Acct: 9280	1,628.59	1,628.59	0.00	1,628.59
	WELLS FARGO BANK NA Acct: 8480	2,497.75	2,497.75	0.00	2,497.75
	TOYOTA FINANCIAL SVCS Acct:	0.00	0.00	0.00	0.00
					146,469.91

Priority					
	BRYAN P KEENAN ESQ Acct:	0.00	0.00	0.00	0.00
	ARNOLD J. ROSE, III Acct:	0.00	0.00	0.00	0.00
	ARNOLD J. ROSE, III Acct:	13,701.46	13,701.46	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	3,500.00	3,500.00	0.00	0.00
	BMW FINANCIAL SERVICES NA LLC** Acct: 1192	6,915.22	6,915.22	0.00	6,915.22
					6,915.22

Unsecured					
	BANK OF AMERICA NA** Acct: 1636	2,776.99	2,776.99	0.00	2,776.99
	CAPITAL ONE BANK (USA) NA BY AMERIC	10,529.65	10,529.65	0.00	10,529.65

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5779				
	CENTRAL CREDIT SERVICES INC	0.00	0.00	0.00	0.00
	Acct: 2195				
	CITIBANK NA**	926.56	926.56	0.00	926.56
	Acct: 1484				
	DEPARTMENT STORES NATIONAL BANK	984.16	984.16	0.00	984.16
	Acct: 3859				
	DISCOVER BANK(*)	10,200.90	10,200.90	0.00	10,200.90
	Acct: 5404				
	GREATER PITTSBURGH FCU	5,019.87	5,019.87	0.00	5,019.87
	Acct: 1977				
	LENDING CLUB CORP*	0.00	0.00	0.00	0.00
	Acct: 0997				
	WELLS FARGO BANK NA	3,709.55	3,709.55	0.00	3,709.55
	Acct: 8480				
	PEOPLES NATURAL GAS CO LLC*	338.54	338.54	0.00	338.54
	Acct: 2030				
	ACCELERATED INVENTORY MGT LLC	20,143.42	20,143.42	0.00	20,143.42
	Acct: 3361				
	VERIZON BY AMERICAN INFOSOURCE AS	117.58	117.58	0.00	117.58
	Acct: 0001				
	BMW FINANCIAL SERVICES NA LLC**	1,718.59	1,718.59	0.00	1,718.59
	Acct: 1192				
	CYNTHIA ROSE	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	ACCELERATED INVENTORY MGT LLC	0.00	0.00	0.00	0.00
	Acct:				
	MARIO HANYON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA**	0.00	0.00	0.00	0.00
	Acct:				
					56,465.81

TOTAL PAID TO CREDITORS

209,850.94

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TOTAL CLAIMED	
PRIORITY	6,915.22
SECURED	64,837.08
UNSECURED	56,465.81

Date: 12/23/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ARNOLD J. ROSE, III

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-21805

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Arnold J. Rose, III
Debtor

Case No. 20-21805-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:

Recip ID	Recipient Name and Address
db	+ Arnold J. Rose, III, 14 Dinell Drive, Pittsburgh, PA 15221-4563
cr	+ Newrez LLC d/b/a Shellpoint Mortgage Servicing c/o, Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6866
15252918	+ Cynthia D. Rose, 14 Dinnell Drive, Pittsburgh, PA 15221-4563
15252919	+ Cynthia Rose, 14 Dinell Drive, Pittsburgh, PA 15221-4563
15252922	Greater Pittsburgh FCU, 4415 Fifth Avenue, Pittsburgh, PA 15213-2654

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc@bass-associates.com	Dec 27 2024 23:35:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Dec 27 2024 23:42:09	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 27 2024 23:41:32	BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Dec 27 2024 23:35:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 27 2024 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Dec 27 2024 23:35:00	SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Dec 27 2024 23:35:00	Specialized Loan Servicing LLC, PO Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 27 2024 23:35:00	Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15273647	+ Email/Text: bnc@bass-associates.com	Dec 27 2024 23:35:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15252914	Email/PDF: acg.bmw.ebn@aisinfo.com	Dec 27 2024 23:41:36	BMW Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016-0306
15265381	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Dec 27 2024 23:41:29	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
15252913	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 27 2024 23:35:00	Bank of America, 4909 Savarese Circle, Ft11-908-01-50, Tampa, FL 33634-2413
15269022	+ Email/Text: mortgagebkcorrespondence@bofa.com		

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User: auto

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		Dec 27 2024 23:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15252915	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2024 23:40:45	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15256793	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2024 23:42:02	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15252916	+ Email/Text: ngisupport@radiusgs.com	Dec 27 2024 23:35:00	Central Credit Services, LLC, Re: Chestnut Hills Dental, 9550 Regency Square Blvd, Suite 500 A, Jacksonville, FL 32225-8169
15271371	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:41:33	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15252917	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:41:37	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15252921	Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15252920	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:40:53	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15271370	Email/Text: bnc-quantum@quantum3group.com	Dec 27 2024 23:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15256982	Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15252923	+ Email/Text: Documentfiling@lciinc.com	Dec 27 2024 23:35:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15823490	+ Email/Text: mtgbk@shellpointmtg.com	Dec 27 2024 23:35:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15252924	+ Email/Text: bankruptcynotices@psecu.com	Dec 27 2024 23:35:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15267888	Email/Text: bankruptcynotices@psecu.com	Dec 27 2024 23:35:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15278629	+ Email/PDF: ebnotices@pnmac.com	Dec 27 2024 23:42:27	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15252925	+ Email/PDF: ebnotices@pnmac.com	Dec 27 2024 23:42:27	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15266281	+ Email/Text: ebnpeoples@grblaw.com	Dec 27 2024 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Ave., Pittsburgh, PA 15233-1828
15803427	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 27 2024 23:41:18	Secretary of Housing and Urban Development, 451 Seventh Street, SW, Washington, DC 20410-0002
15344441	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 27 2024 23:35:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15252926	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 27 2024 23:35:00	Toyota Financial Services, PO box 5855, Carol Stream, IL 60197-5855
15275234	Email/PDF: ebn_ais@aisinfo.com	Dec 27 2024 23:40:45	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15252927	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 27 2024 23:40:40	Wells Fargo Bank NA (Bobs Furniture), Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15259074	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

District/off: 0315-2

User: auto

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Date Rcvd: Dec 27, 2024

Form ID: pdf900

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		Dec 27 2024 23:40:43	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
15263414	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 27 2024 23:41:38	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15252928	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 27 2024 23:41:44	Wells Fargo Home Mortgage, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Newrez LLC d/b/a Shellpoint Mortgage Servicing
cr		PENNYMAC LOAN SERVICES, LLC
cr		WELLS FARGO BANK, N.A.
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	*+	SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Arnold J. Rose III keenan662@gmail.com, melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor PSECU pitecf@weltman.com gmasterson@weltman.com
Kaitlin Shire	on behalf of Creditor Newrez LLC d/b/a Shellpoint Mortgage Servicing c/o Hill Wallack kshire@hillwallack.com lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

District/off: 0315-2

User: auto

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor WELLS FARGO BANK N.A. pawb@fedphe.com

TOTAL: 11